

EXHIBIT E

MEMORANDUM

TO: REGIONAL CEOs SEAN TESORO
PATRICK DOYLE BETH GILLMANN
ANDY RIPPY ROBIN HUGHES
KERRY KIMMEL-GEIGER JONATHAN CRAWFORD

FROM: LINDA GREEN

DATE: JANUARY 18, 2005

I am pleased to announce a new organizational structure within the Colonial Brokerage Division.

We have established a new job called Sales and Service Manager, and have promoted Sean Tesoro to fill this job. The job includes the responsibility for coordinating training, sales reporting, sales meetings, marketing, managing relationships with vendors, and managing the soon to come Fixed Annuity help desk.

Sean is currently a Financial Consultant in our Montgomery Region. He came to us with significant industry experience with fixed annuities, brokerage, and insurance providers. I am excited about Sean's ability to help us grow our business.

In addition, I am also pleased to announce the promotion of Cary Guffey, who is now our Regional Sales and Development Wholesaling Officer for Alabama, Georgia, Texas and Nevada. As such, he is responsible for co-ordinating and implementing all sales programs with licensed bankers and team leaders. He is responsible for training, seminars, workshops and branch meetings in an effort to educate and increase sales knowledge. His goal is to make a positive impact on the sales from the licensed banker program. In his new capacity, he will report to Sean Tesoro.

Cary is currently a Financial Consultant with us in our East Central Region. In addition to his sales experience, he has worked in a consulting capacity in the financial services industry and as a teacher for two years. I know Cary's experience and enthusiasm combined will have a positive impact on our business.

Please see attached Organizational Chart.

**LINDA GREEN
WEALTH MANAGEMENT**

